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You've earned it.

Claim ALL the Tax Credits You've Earned! **Get Your Taxes Filed For FREE!**

The Earned Income Tax Credit (EITC) is a tax benefit for people who work. If you qualify, the EITC will reduce your taxes and could give you back over \$5,000. Even if you don't owe income tax, you can get the EITC. DC, MD, and VA residents can claim the EITC on both their federal tax return and their state income tax return if:

- ☐ You were raising two or more children in 2004 and earned less than \$34.458*.
- You were raising one child in 2004 and earned less than \$30,338*.
- ☐ You had no children in your home in 2004, earned less than \$11,490* and were between 25 and 64 years of age.
 * The income limit for married workers is \$1,000 higher than this amount.

Do you have a child? Families earning more than \$10,750 can claim the federal Child Tax Credit, worth up to \$1,000 for each dependent child under age 17. If you paid someone to care for your child or dependent while you worked, you may also qualify for a federal and state **Child and Dependent Care Credit.**

Even if you don't qualify for these credits, save money and get you taxes filed for FREE!



Call for more information and about locations for FREE tax preparation.

DC: 211(inside DC) or 202-463-6211 **MD:** 1-800-492-0618 **VA:** 1-800-829-1040



Anthony A. Williams,

The DC Earned Income Tax Credit Campaign is a partnership of the DC government, business, and non-profit organizations to promote the EITC and other tax benefits for low- and moderate-income workers.

Questions & Answers

How do I get the Earned Income Tax Credit?

By filing your federal and state tax returns. If you were raising children in your home in 2004, file federal tax form 1040 or 1040A, and attach Schedule EIC. Do not file tax form 1040EZ. In DC, file form D-40. In MD, file form 502 or 503. In VA, file form 760 and Schedule ADJ. Remember to attach your federal tax return when filing your state tax return.

If you were not raising children in your home in 2004, file tax form 1040,1040A, or 1040EZ with the IRS. In DC, MD, or VA, file the forms listed above.

How do I claim the Child Tax Credit?

Families earning more than \$10,750 in 2004 may also qualify for the federal Child Tax Credit To claim this credit, file a federal tax return. To determine the amount of the credit, complete the Child Tax Credit worksheet in the instruction book. You may also be eligible for an Additional Child Tax Credit. To find out, fill out Form 8812 and attach it to your federal tax return.

How do I claim the Child and Dependent Care Credit?

If you paid someone to care for a child or a dependent so you could work, you also may qualify for a federal and state Child and Dependent Care Credit. For the federal credit, attach IRS Form 2441 to your federal tax return. In DC and VA, attach IRS Form 2441 with your state tax return. In MD, attach form 502CR, Part B to your MD tax return.

What if I don't know how to file a tax return?

Free help is available. For information about the Earned Income Tax Credit and locations for **FREE TAX PREPARATION** in DC, call *Answers Please!* at 202-463-6211. In Maryland call 1-800-492-0618. In Virginia call 1-800-829-1040.

What should I bring to complete my taxes?

- Social Security or Individual Taxpayer Identification Number (ITIN) number for each family member you will claim.
- W-2 or 1099 Form from each job you worked in 2004.
- End of the year statements for other income you received in 2004 (bank interest, social security, unemployment, etc.)
- End of the year 401(k) statement.
- Child care provider name, address and tax ID number.
- Records of expenses for tax credits and deductions (child care, education, medical, etc.)
- A copy of last year's tax return, if you have it.
- A blank check, or your checking or savings account number and bank routing information (which can be found at the bottom of your check) so your refund can be deposited directly into your account.

What if I haven't filed a tax return in a long time?

You can still receive tax refunds back to 2001. If you were eligible for these tax credits in those years, you can claim them by filing a tax return for each year. If you owe back taxes, these tax credits may lower your tax bill. You can file prior year tax returns for free.

Can I get a "quick refund" when I file?

Yes, but quick refunds are loans that charge fees and take away money from your EITC. Remember, filing electronically (E-filing) and having your refund deposited directly into your bank account cuts your wait time to 7-10 days. It takes only a few weeks to receive your refund by mail, but can save you hundreds.

What if I'm not a U.S. citizen?

Many legal immigrants who are employed are eligible for the EITC, including *green card* holders, refugees, and others legally authorized to work. Getting the credit will not hurt your immigration status.

Is there anything else I should know?

Yes, eligible workers can have part of their anticipated EITC for the current year added to their pay checks. Call 1-800-492-0618 and ask about the EITC **advance payment option.**



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VA: 1-800-829-1040

